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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Richard Marc Libman

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Group Art Unit: 2761

Entitled: METHOD AND APPARATUS
FOR PREPARING CLIENT
COMMUNICATIONS INVOLVING
FINANCIAL PRODUCTS AND SERVICESAPR 08 1999
Examiner: R. AlvarezGroup 2700
Serial No.: 08/834,240

Filed: April 15, 1997

SUBSTITUTE POWER OF ATTORNEY
AND
CHANGE OF ATTORNEY ADDRESSThe Assistant Commissioner for Patents
U.S. Patent and Trademark Office
Washington, D.C. 20231

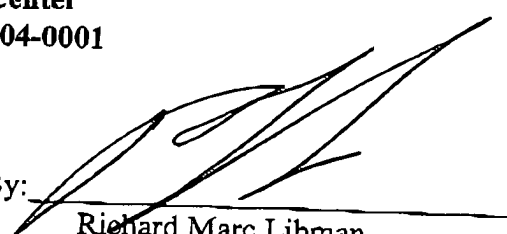
Honorable Sir:

I hereby withdraw all previous powers of attorney and appoint the Attorneys of **Snell & Wilmer, Customer Group No. 20322**, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

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By:


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I hereby certify this document is being filed this
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